

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Bertram Joseph Elliott
Charlotte Jean Elliott
Debtors

Case No. 19-03514-HWV
Chapter 7

District/off: 0314-1
Date Rcvd: Mar 10, 2021

User: AutoDocke
Form ID: tele341

Page 1 of 4
Total Noticed: 65

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 12, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Bertram Joseph Elliott, Charlotte Jean Elliott, 3784 Baltimore Pike, Hanover, PA 17331-9695
cr	+ SELECT PORTFOLIO SERVICING, INC., 3815 South West Temple, Salt Lake City, UT 84115-4412
5258675	Bank Of America, N.A., Bank Of America, PO Box 31785, Tampa, FL, 33631-3785
5236359	Bank of America, P.O. Box 31785, Tampa, FL 33631-3785
5236360	+ BarclayCard, P.O. Box 8803, Wilmington, DE 19899-8803
5236361	+ Barclays Bank Delaware, 100 South West Street, Wilmington, DE 19801-5015
5236362	+ Bob's Discount Furniture, PO Box 14517, Des Moines, IA 50306-3517
5258587	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5236365	Crown Asset Management, LLC, c/o Pressler, Felt & Warshaw LLP, 7 Entin Road, Parsippany, NJ 07054-5020
5236367	Fifth Third, 1797 NE Essessway, Atlanta, GA 30329
5236368	Fingerhut, P.O. Box 70281, Philadelphia, PA 19176-0281
5257649	+ Greensky, LLC/Home Depot Loan Services, 1797 North East Expressway, Suite 100, Atlanta, GA 30329-2451
5236369	+ Justice Jeffrey A. Sneeringer, 20 Wayne Avenue, Suite 2, Hanover, PA 17331-3340
5236371	++++ LAW OFFICES OF SHAWN A. GOLDFADEN, 215 WASHINGTON AVE STE 707, TOWSON MD 21204-4749 address filed with court:, Law Offices of Shawn A. Goldfaden, 29 West Susquehanna Avenue, Suite 707, Towson, MD 21204
5274231	+ MEB Loan Trust IV, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
5274232	+ MEB Loan Trust IV, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84115, MEB Loan Trust IV 84119-3284
5236373	+ Midland Funding LLC, 320 East Big Beaver, Troy, MI 48083-1238
5245113	+ Navient Solutions, LLC obo ECMC, PO BOX 16408, St Paul, MN 55116-0408
5237775	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
5236375	Nissan Motor Acceptance Corporation, P.O. Box 742658, Cincinnati, OH 45274-2658
5236376	Pressler, Felt & Warshaw LLP, c/o Ian Z. Winograd, Esquire, 7 Entin Road, Parsippany, NJ 07054-5020
5236379	++++ SHAWN A. GOLDFADEN, ESQUIRE, 215 WASHINGTON AVE STE 707, TOWSON MD 21204-4749 address filed with court:, Shawn A. Goldfaden, Esquire, 29 West Susquehanna Avenue, Suite 707, Towson, MD 21204
5236378	Santander Consumer USA, P.O. Box 660633, Dallas, TX 75266-0633
5243327	+ Santander Consumer USA Inc, P.O. Box 560284, Dallas, TX 75356-0284
5236377	+ Santander Consumer USA Inc, PO Box 961245, Fort Worth, TX 76161-0244
5316783	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826
5316784	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826, THE BANK OF NEW YORK MELLON FKA THE BANK, P.O. Box 10826 Greenville, SC 29603-0826
5258492	The Bank of New York Mellon, et al, c/o Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
5236387	+ Travel Resorts of America, 1930 North Poplar Street, Southern Pines, NC 28387-7092
5381102	+ Wells Fargo Bank, N.A., c/o Mario Hanyon, Brock and Scott, PLLC Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
5381103	+ Wells Fargo Bank, N.A., 3476 Stateview Blvd, Fort Mill, South Carolina 29715-7200
5259091	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
5244568	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN, 55121-7700
5236388	Wells Fargo Home Mortgage, P.O. Box 14411, Des Moines, IA 50306-3411

TOTAL: 34

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
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cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 10 2021 19:09:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5236358	Email/Text: bankruptcygroup@apgfcu.com	Mar 10 2021 19:10:00	APGFCU, P.O. Box 1176, Aberdeen, MD 21001-6176
5236356	Email/Text: bankruptcygroup@apgfcu.com	Mar 10 2021 19:10:00	Aberdeen Proving Ground, P.O. Box 1176, Aberdeen, MD 21001-6176
5236357	Email/Text: ally@ebn.phinsolutions.com	Mar 10 2021 19:10:00	Ally, Payment Processing Center, Louisville, KY 40290-1951
5260179	Email/Text: ally@ebn.phinsolutions.com	Mar 10 2021 19:10:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
5236363	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Mar 10 2021 19:09:55	Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
5239113	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Mar 10 2021 19:09:28	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5236364	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 10 2021 19:10:00	Comenity, P.O. Box 182120, Columbus, OH 43218-2120
5242708	Email/Text: bankruptcy@sccompanies.com	Mar 10 2021 19:10:00	Country Door, 1112 7th Avenue, Monroe, WI 53566-1364
5236366	Email/Text: mrdiscen@discover.com	Mar 10 2021 19:10:00	Discover Bank, P.O. Box 15316, Wilmington, DE 19850-5316
5237520	Email/Text: mrdiscen@discover.com	Mar 10 2021 19:10:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5262300	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 10 2021 19:10:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
5236370	+ Email/Text: PBNCNotifications@perituservices.com	Mar 10 2021 19:10:00	Kohl's Payment Center, P.O. Box 3115, Milwaukee, WI 53201-3115
5236372	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 10 2021 19:09:02	LVNV Funding LLC, c/o Resurgent Capital Services LP, P.O. Box 1269, Greenville, SC 29602-1269
5238430	Email/PDF: resurgentbknotifications@resurgent.com	Mar 10 2021 19:09:02	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5260069	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 10 2021 19:10:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5236374	+ Email/PDF: pa_dc_claims@navient.com	Mar 10 2021 19:09:56	Navient, P.O. Box 9655, Wilkes Barre, PA 18773-9655
5263028	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 10 2021 19:09:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5283246	Email/Text: bnc-quantum@quantum3group.com	Mar 10 2021 19:10:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5260634	Email/Text: bnc-quantum@quantum3group.com	Mar 10 2021 19:10:00	Quantum3 Group LLC as agent for, Bluestem and SCUSA, PO Box 788, Kirkland, WA 98083-0788
5283247	+ Email/Text: bnc-quantum@quantum3group.com	Mar 10 2021 19:10:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, Sadino Funding LLC 98083-0788
5258775	Email/Text: bnc-quantum@quantum3group.com	Mar 10 2021 19:10:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
5236381	Email/PDF: gecsed@recoverycorp.com	Mar 10 2021 19:09:54	SYNCB/Belk, PO Box 530940, Atlanta, GA 30353-0940
5236382	+ Email/PDF: gecsed@recoverycorp.com		

5236383	+ Email/PDF: gecsed@recoverycorp.com	Mar 10 2021 19:09:28	SYNCB/Home Design, P.O. Box 965036, Orlando, FL 32896-5036
5236384	Email/PDF: gecsed@recoverycorp.com	Mar 10 2021 19:08:59	SYNCB/Lowes, P.O. Box 965005, Orlando, FL 32896-5005
5236380	Email/Text: bankruptcy@sccompanies.com	Mar 10 2021 19:08:59	SYNCB/Sam's Club, PO Box 965005, Orlando, FL 32896-5005
5245913	+ Email/Text: bankruptcy@sccompanies.com	Mar 10 2021 19:10:00	Stoneberry, P.O. Box 2820, Monroe, WI 53566-8020
5236676	+ Email/PDF: gecsed@recoverycorp.com	Mar 10 2021 19:10:00	Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
5236385	Email/PDF: gecsed@recoverycorp.com	Mar 10 2021 19:09:55	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5236386	Email/PDF: gecsed@recoverycorp.com	Mar 10 2021 19:09:54	Synchrony Bank, P.O. Box 960061, Orlando, FL 32896-0061
		Mar 10 2021 19:08:59	Synchrony Networks, PO Box 965036, Orlando, FL 32896-5036

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
cr	*+	Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244
cr	*	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826
5243640	*+	Law Offices of Shawn A. Goldfaden, LLC, 215 Washington Avenue Ste 707, Towson, MD 21204-4749

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 12, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 10, 2021 at the address(es) listed below:

Name	Email Address
Charles J DeHart, III (Trustee)	TWeclf@pamd13trustee.com
Danielle Boyle-Ebersole	on behalf of Creditor MEB Loan Trust IV c/o Select Portfolio Servicing Inc. dboyle-ebersole@orlans.com, pfranz@hoflawgroup.com
James Warmbrodt	

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE Et Al...
bkgroup@kmllawgroup.com

Mario J. Hanyon
on behalf of Creditor Wells Fargo Bank N.A. wbecf@brockandscott.com, mario.hanyon@brockandscott.com

Steven M. Carr (Trustee)
stevecarr8@comcast.net pa31@ecfcbis.com;debclick@comcast.net;julie.reamcarrllc@gmail.com

Thomas Song
on behalf of Creditor Wells Fargo Bank N.A. pamb@fedphe.com

Thomas E. Miller
on behalf of Debtor 2 Charlotte Jean Elliott staff@tommillerlawoffice.com

Thomas E. Miller
on behalf of Debtor 1 Bertram Joseph Elliott staff@tommillerlawoffice.com

United States Trustee
ustpregion03.ha.ecf@usdoj.gov

William E. Craig
on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraigecf@gmail.com

TOTAL: 10

**NOTICE REGARDING TELEPHONIC CHAPTER 7 § 341 MEETINGS IN THE
MIDDLE DISTRICT OF PENNSYLVANIA**

The U.S. Trustee Program has extended the requirement that section 341 meetings be conducted by telephone or video appearance to all cases filed during the period of the President's "Proclamation on Declaring a National Emergency Concerning the Novel Coronavirus Disease (COVID-19) Outbreak" issued March 13, 2020, and ending on the date that is 60 days after such declaration terminates. However, the U.S. Trustee may approve a request by a trustee in a particular case to continue the section 341 meeting to an in-person meeting in a manner that complies with local public health guidance, if the U.S. Trustee determines that an in-person examination of the debtor is required to ensure the completeness of the meeting or the protection of estate property. This policy may be revised at the discretion of the Director of the United States Trustee Program.

Given the foregoing, this notice addresses the protocol for telephonic appearances for **chapter 7** section 341 meetings only. Chapter 13 debtors should refer to their standing trustee's protocol or website for additional information.

All debtor attorneys and debtors are encouraged to participate in section 341 meetings by telephone, or by such remote means as the trustee has established and noticed. Attorneys and debtors may call in from separate locations. Creditors and creditor attorneys may appear remotely and should use the information provided below or on the docket to participate.

All parties are encouraged to contact the case trustee, check the case docket, and the UST Website at <https://www.justice.gov/ust> for up-to-date information about section 341 meetings of creditors.

Unless otherwise instructed, to participate in a telephonic section 341 meeting, you should use the Call-In Number and Passcode assigned to your trustee, which is listed below.

Unless otherwise directed by your trustee, please call-in five minutes before your assigned meeting time and mute your telephone until your case is called. Please follow the instructions below to ensure a smooth telephonic section 341 meeting of creditors.

- You must use a touch-tone phone.
- If you have a choice, use a landline phone, instead of a cell phone.
- Dial the call-in number and then enter the passcode, which consists of 7 numbers and is followed by a # sign.
- Make the call from a quiet area where there is as little background noise as possible.
- Mute your phone and do not speak until the bankruptcy trustee calls your case. (Other meetings of creditors may be in session when you call in. You may be able to hear the trustee even when your phone is muted.)
- Unmute your phone when the trustee calls your case so that the trustee can hear you.
- When speaking, identify yourself.
- Do not put the phone on hold at any time after the call is connected.
- Once your meeting of creditors is finished, hang up.
- If you become disconnected before your meeting of creditors is finished, call back.
- If you are calling in from another country, please see the additional information available at: <https://www.mymeetings.com/audioconferencing/pdf/GlobalAccessDialingInformation.pdf>

Debtor's counsel must verify on the record that they have confirmed their client's identity prior to the section 341 meeting of creditors, either via Facetime or Skype or other means.

Required documents for the section 341 meeting of creditors should be provided to the trustee a week prior to the section 341 meeting of creditors. These documents should include information sufficient for the trustee to verify the debtor's SSN. Debtors shall have these documents available during the section 341 meeting of creditors in the event there are questions about the information in the documents.

The section 341 meeting of creditors will be recorded by the trustee. Any other recordings are prohibited.

Trustee	Call-In Number	Passcode
Steven Carr	1-888-282-8246	8589279
Mark Conway	1-866-773-1875	5761176
Lawrence Frank	1-866-724-5066	1380190
Leon Haller	1-866-507-4642	2179536
John Martin	1-866-809-8952	7685517
William Schwab	1-866-707-7516	4801433
Robert Sheils	1-866-714-3930	1832207
Lawrence Young	1-866-453-7506	2896054

tele341(03/20)